

THE BANK OF HAWAII LIMITED.

Incorporated Under the Laws of the Territory of Hawaii.

PAID-UP CAPITAL.....\$500,000.00
SURPLUS.....200,000.00
UNDIVIDED PROFITS.....85,737.85

OFFICERS AND DIRECTORS.
Charles M. Cooke.....President
P. C. Jones.....Vice-President
F. W. Macfarlane.....2nd Vice-President
H. Cooke.....Cashier
C. Hustace Jr.....Assistant Cashier
E. F. Bishop, E. D. Tenney, J. A. McCandless and C. H. Atherton

COMMERCIAL AND SAVINGS DEPARTMENTS.
Strict attention given to all branches of Banking.

JUDD BUILDING. FORT STREET.

THE FIRST AMERICAN SAVINGS & TRUST CO. OF HAWAII, LTD

Capital, \$250,000.00.

President..... Cecil Brown
Vice-President.....M. P. Robinson
Cashier.....W. G. Cooper
Principal Office: Corner Fort and King streets.

SAVINGS DEPOSITS received and interest allowed for yearly deposits at the rate of 4 1/2 per cent per annum. Rules and regulations furnished upon application.

Claus Spreckels. Wm. G. Irwin.

Claus Spreckels & Co BANKERS.

HONOLULU. - - - H. I.
San Francisco Agents—The Nevada National Bank of San Francisco

DRAW EXCHANGE ON

SAN FRANCISCO—The Nevada National Bank of San Francisco.

LONDON—Union of London & Smith's Bank, Ltd.

NEW YORK—American Exchange National Bank.

CHICAGO—Corn Exchange National Bank.

PARIS—Credit Lyonnais.

BERLIN—Dresdner Bank.

HONGKONG AND YOKOHAMA—The Hongkong and Shanghai Banking Corporation.

NEW ZEALAND AND AUSTRALIA—Bank of New Zealand, and Bank of Australia.

VICTORIA AND VANCOUVER—Bank of British North America.

TRANSACT A GENERAL BANKING AND EXCHANGE BUSINESS.

Deposits Received. Loans Made on Approved Security. Commercial and Travelers' Credits Issued. Bills of Exchange Bought and Sold.

COLLECTIONS PROMPTLY ACCOUNTED FOR.

ESTABLISHED IN 1858.

BISHOP & CO. BANKERS

BANKING DEPARTMENT.

Transact business in all departments of Banking. Collections carefully attended to. Exchange bought and sold.

Commercial and Travelers' Letters of Credit issued on The Bank of California and N. M. Rothschild & Sons, London.

Correspondents: The Bank of California, Commercial Banking Co. of Sydney, Ltd., London.

Drafts and cable transfers on China and Japan through the Hongkong & Shanghai Banking Corporation and Chartered Bank of India, Australia and China.

Interest allowed on term deposits at the following rates per annum, viz.: Seven days' notice, at 2 per cent. Three months, at 3 per cent. Six months, at 3 1/2 per cent. Twelve months, at 4 per cent.

TRUST DEPARTMENT.

Act as Trustees under mortgages. Manage estates (real and personal). Collect rents and dividends. Valuable Papers, Wills, Bonds, Etc., received for safe-keeping.

ACCOUNTANT DEPARTMENT.

Auditors for Corporations and Private Firms. Books examined and reported on. Statements of Affairs prepared. Trustees on Bankrupt or Insolvent Estates.

Office, 224 Bethel Street.

SAVINGS DEPARTMENT.

Deposits received and interest allowed at 4 1/2 per cent per annum, in accordance with Rules and Regulations, copies of which may be obtained on application.

INSURANCE DEPARTMENT.

Agents for FIRE, MARINE, LIFE, ACCIDENT AND EMPLOYERS' LIABILITY INSURANCE COMPANIES.

Insurance Office, 224 Bethel Street.

M. PHILLIPS & CO., Wholesale Importers and Jobbers of AMERICAN AND EUROPEAN DRY GOODS

Corner of Fort and Queen Sts.

Twenty-five cent; pays for a Want ad in the Star. A bargain.

THE GREAT VIOLINIST



Ysaye, who pronounces his name, E-S-E-I, is one of the greatest masters of the violin the world has produced. It is said he coaxes from his instrument tones that are almost human. His appearance in America this winter will be a great event in musical circles.

HOW TO SPEND TEN MILLIONS

THE LITTLE REPUBLIC OF PANAMA IS SUDDENLY ROLLING IN WEALTH, AS A RESULT OF THE AMERICAN PAYMENT OF \$10,000,000 FOR THE CANAL STRIP—DIVIDING THE MONEY AMONG DISTRICTS.

"It may be of interest to know what the Panama republic is to do with the \$10,000,000 that the government of the United States pays to that country on account of the interoceanic canal contract," says the American Lumberman. "That amount of money is a large pile to be thrown among a people as poor as are the Panamanians. It comes in mighty handy just as the infant republic, and a lightweight at that, is embarking on its national career. In fact, it is going to be used to set the young commonwealth up in business. On June 6 the national assembly passed an act by which the several provinces are to receive the following sums: Panama, \$1,000,000; Colon, \$300,000; Chiriqui, \$450,000; Cocle, \$350,000; Los Santos, \$350,000; Vera Aguas, \$350,000, and Bocas del Torro, \$450,000.

"As Panama a capitol, municipal palace, palace of justice, library and museum, university for the sciences, school of arts, offices and commerce, theater, police station, public jail, and a normal college for young men are to be erected. If Panama can build all these structures with \$1,000,000 the engineers and contractors in that country will be a different sort from the ilk in this country, who would absorb that sum in merely getting ready to build. But Panama lacks experience and will know more later on.

"In the other provinces the money apportioned will be for the erection of houses for the governors, police stations, normal schools, prisons, court-houses and hospitals. Some of the funds will go to pay the expense of boring artesian wells, erecting bridges of iron and wood, opening up public roads through the interior, cleaning harbors and opening up rivers, establishing electric plants, building lighthouses and making other improvements.

"It will be noticed that the improvements contemplated start with a capitol, or government building, and include almost everything to be thought of down to a police station. In the capital the higher education is to be provided for, including the sciences and the arts. In the provinces there are to be schools, court houses, hospitals and prisons. All the features of a civilized state are to be provided for, even to the taking care of criminals, which civilization has not yet been able to eliminate from the populations. The state will go further than the mere building of structures for public use; it will put in electric plants for light and power, build bridges, construct roads, clean out streams, probably for navigation, water power and sanitation, improve harbors, erect lighthouses, and, last but not least, sink artesian wells to obtain pure water—a measure that, if carried out, will be a great benefit to the country and to its health; for if there is anything that the region paramously needs it is pure water from the bowels of the earth, below the influence of the malarious surface. It is to be hoped that the numerous earthquakes that jumble up the rock foundation of the isthmus will not too frequently tie those artesian bores into knots and put them out of commission. The scheme is a laudable one however it may eventuate.

"In order to safeguard the expenditure of the funds the government is to send engineers and architects into the provinces, who are instructed to study the various improvements contemplated and present plans and specifications showing cost, etc., of each. Thus it seems that the general government does not intend to turn over money to the provinces for the local authorities to play fast and loose with, which determination is a wise policy.

"It will be seen that the influences that are at work in the habilitation of the Panama republic aim to make a good use of the bonanza that has come into their hands. The purpose to open communication by means of roads and bridges is an excellent one, and this will do more than anything else to promote intercourse and trade and develop industry. It will spread intelligence, consolidate public interest and stimulate provincial ambition to emerge from the wilderness of centuries into the open of a progressive civilization. The provision for the improvement of harbors and the erection of lighthouses will greatly conduce to the benefit of a seagoing commerce—and the isthmus has much natural product to export.

"It is to be particularly observed that this expenditure of \$10,000,000, coming as it will simultaneously with the construction of the great interoceanic canal, will add greatly to the stimulation of enterprise and thrift that the great work will assure. The \$10,000,000 that will be distributed among the people, added to the vast expenditures for the canal, will put an amount of money in circulation on the isthmus such as has never before been known in that country. The preparation for American occupancy in the canal zone and the actual work of pushing forward the canal enterprise have been forwarded with real American spirit and vim, and it is predicted by the knowing ones that the waterway will be completed in much less time than many have supposed. Without doubt the continuance of the present administration of the government should insure such a strenuousness in the work as to be a guaranty that it will be finished in the shortest possible time."

SAD ACCIDENT.
LIHUE, Kauai, August 15.—A very sad accident occurred at Kealia on the morning of the 29th when Mr. and Mrs. J. H. Wawelo lost their eldest son John age 14. He was trying to capture some minah birds in the cupola of the old mill building at about 5 o'clock a. m. when he slipped and fell to the floor below, a distance of about 25 feet. Death resulted immediately. His body was found a few minutes later by his father.

His parents are prostrated and have the heartfelt sympathy of the community.

CRUELTY TO SOLDIERS.

An officer at Treves was sent to jail last month a year and nine months, because of maltreatment of soldiers. Five hundred cases were specified, and 100 witnesses appeared against him.

Sensible Buying

You can never hope to get something for nothing in this world, but we can help you toward clothes satisfaction at sensible prices. STEIN-BLOCH SMART CLOTHES, prepared for immediate service, are the best in quality and appearance that the ready-to-wear world knows. The Stein-Bloch tailors have mastered the technique of style and turn out enviable productions wrought from fine fabrics and put together with tested materials. Only the most notable merchant tailors rival them. Our summer sacks, unlined, are particularly fine examples of this surpassing skill. Mention the mark of rightness the Stein-Bloch label.



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Mau vs. Kauai

HON. S. E. DAMON'S

MOANALUA POLO GROUNDS

Aug. 21th and 27th, 1904.

Tickets, 50c.

Tickets on sale at E. O. Hall & Son's, Woods & Sheldon, Pearson & Potter.

HAPPY NONSENSE AT A MATINEE.

"Oh, here we are at last."

"Who's got the candy?"

"Why didn't you get peppermints?"

"Eat fair, girls."

"Oh, ain't caramels g-o-o-d! Yum, yum, yum."

"You're sitting on my hat, Myrtle."

"I ain't. It's Bessie's hat."

"Well, I like that."

"I wish you girls wouldn't make so much noise. There's a man across the dress circle looking right at us through opera glasses."

"Well—I wish—you'd—hush!"

"The nerve of him."

"All—He-he, giggle, giggle."

"Take off your overshoes, Lizzie. You'll catch cold."

"Yes, do so Liz. You might get ingrown feet."

"Oh, there's that Swiffler boy."

"He's a fresh kid, ain't he?"

"There, he's smiling."

"Nell's going to wave at him."

"If you dare, Nell, I'm going right home."

"Give me a chocolate drop."

"Girls, did you hear that new song en, titled, Mother, are the dishes washed?"

"Yes, I heard it last week. I'm going to try it on my piano."

"Oh, say girls, popsy is going to get me a piano, and not on the instalment plan, either."

"Don't—never—speak—to-me—again, Mayme."

"You're slurring me. Mine wasn't got on easy payments."

"No, Liz, honest it wasn't. I know it used to be your grandmother's."

"Oh, you mean thing."

"Sh, the curtain is rising."

"I—do—believe—the—usher—gave—us—the—wrong—seats."

"—Horrors."

"Say, boy, are you a usher?"

"He says he isn't. I feel cheap as a nickel."

All—"Giggle, giggle, te-he te-he."

"Sue's ate all the candy."

"Oh, I dropped my handkerchief."

All—"Sh-sh."

"Say, girls, there's a bald-headed man in the front row."

"Where? Oh, yet. Wouldn't it kill you?"

All—"Te-he, te-he, giggle, giggle."

Etc., etc., etc.

—Milwaukee Journal.

Cable announce that there is only one mile between the Russian and Japanese armies. This is probably not the fault of the Russians.—Washington Post.

Those contemplating keeping house should see the new

LEONARD CLEANABLE Refrigerators

Porcelain or Zinc Lined.

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HARDWARE DEPARTMENT.

The Incandescent Light

CONVENIENT
HEALTHFUL
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Electric light should be used in every residence in Honolulu where the best at a reasonable price is desired. All the modern residences are equipped for its use but those that are not can be wired at a small expense. It means: no matches, no dirt, no trouble, no danger. Almost as cheap as kerosene if used judiciously. Where used for lighting, electricity can also be used for operating electric fans, electric chaffing dishes, curling iron heaters, etc. Our representative will call upon you on request.

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OFFICE, KING STREET. PHONE MAIN 390.

"Hard to Get Good Stationery"

That is a remark we overheard a fashionable lady make a few days ago and she was nearly right too, but she hadn't been in our store.

The same lady found us in the Young Building and now she knows where to get paper that just suits her.

Our stock of Hurd's standard and Crane's linen lawn stationery is strictly high class and up-to-date.

Different styles and colors to suit any fancy.

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Bishop Street. TWO STORES. Merchant Street.

Savory Meats

TENDER BOILING MEAT, JUICY BROILING BITS—WE HAVE THEM ALL.

For special occasions or for the daily menu, we furnish the meats that fill the need completely.

Telephone orders are carefully filled and promptly delivered. Main 74.

Island Meat Co., Fort Street

\$72.50

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One way via St. Louis with stop over privileges.

SALE DAYS—August 15th, 19th, September 1st, 2nd, 5th, 9th, 7th, 10th, October 3rd, 4th, 5th, 6th.

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L. K. KENTWELL, General Manager.

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Capital Subscribed.....Yen 24,000,000
Capital Paid up.....18,000,000
Reserve Fund.....9,320,000

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Branches:

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The Bank buys and receives for collection Bills of Exchange, Issues Drafts and Letters of Credit, and transacts a general banking business.

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Manufacturers of Soda Water, Ginger Ale, Saraparilla, Root Beer, Cream Soda, Strawberry, Etc., Etc.

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